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Fill in this information to identify your case:			
United States Bankruptcy Court for the: Northern District of: Illinois (State)			
Case number (if known)	Chapter you are filing under:		
	Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if t	

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Jamall	
	First name	First name
Write the name that is on your government-issued	R	
picture identification (for	Middle name	Middle name
example, your driver's	Anderson	
license or passport	Last name	Last name
Bring your picture		
identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years		
	Middle name	Middle name
Include your married or maiden names.		
mador namos.	Last name	Last name
	First name	First name
		
	Middle name	Middle name
	Last name	Last name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- 4460	xxx - xx-
Security number or federal Individual	OR	OR
Taxpayer	9 xx - xx-	9 xx - xx-
Identification number (ITIN)		

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D	ebtor 1 Jamall First Name	H Anderson Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		A064 W 115 St. Apt 308 Number Street	Number Street
		Chicago Illinois 60655	
		City State Zip Code	City State Zip Code
		Cook	Country
		County If your mailing address is different from the one	County If Debtor 2's mailing address is different from yours,
		above, fill it in here. Note that the court will send any notices to you at this mailing address.	fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
			-
			-
			-
			-

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Debtor 1 Ja		R	Anderson		Case number (if kno	wn)
	rst Name	Middle Name	Last Name			
Part 2: To	ell the Court Abo	ut Your Bankruptcy	Case			
Bankrı	napter of the uptcy Code you oosing to file		ef description of each, see <i>Notic</i> (010)). Also, go to the top of page			C. § 342(b) for Individuals Filing for apriate box.
8. How yo	ou will pay the	more details aborcashier's check, may pay with a company with a company may be a company of the official poveryou choose this	out how you may pay. Typicall or money order If your attor credit card or check with a present of the card or check with a present or card or card or check with a present or card	ly, if yourney is print of the choose conts (Control of the choose conts) and the choose conts (Control of the choose conts) and the choose control of the	ou are paying the submitting you ed address. ethis option, sign official Form 103 this option only ad may do so onlize and you are used as the submitted of the	the clerk's office in your local court for e fee yourself, you may pay with cash, r payment on your behalf, your attorney in and attach the <i>Application for</i> A). If you are filing for Chapter 7. By law, a y if your income is less than 150% of unable to pay the fee in installments). If e Chapter 7 Filing Fee Waived (Official
_	you filed for uptcy within the years?	✓ No. Yes. District District District		When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
cases being t spouse filing tl you, or	ny bankruptcy pending or filed by a e who is not his case with r by a business er, or by an e?	Yes. Debtor		When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you reside	u rent your nce?	✓ No. Go	ndlord obtained an eviction judg			you want to stay in your residence? St You (Form 101A) and file it with

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R Anderson Debtor 1 Jamall Case number (if known) Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Jamall R Anderson Case number (if known)
First Name Middle Name Last Name

Pa	rt 5: Explain Your Effor	rts to Receive a Brie	fing About Credit Counseling				
		About Debtor 1:		Al	bout Debtor 2 (Sp	oouse Only in a Joint Case):	
15.	Tell the court	You must check one:		Yo	ou must check one:		
	whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit cy within the 180 days before I ptcy petition, and I received a npletion.		counseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.	
	The law requires that you receive a briefing		he certificate and the payment plan, veloped with the agency.			he certificate and the payment plan, veloped with the agency.	
	about credit counseling before you file for bankruptcy. You must truthfully	counseling agen	ing from an approved credit cy within the 180 days before I ptcy petition, but I do not have a npletion.		counseling ager	ring from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a npletion.	
	check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment			er you file this bankruptcy petition, opy of the certificate and payment	
If you file anyway, the court can dismiss your case, you will lose whatever filing fee you		from an approve obtain those ser made my reques	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.			ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the	
	paid, and your creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ich a separate sheet explaining what to obtain the briefing, why you were it before you filed for bankruptcy, and umstances required you to file this		requirement, attace efforts you made unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and umstances required you to file this	
			e may be dismissed if the court is dissatisfied reasons for not receiving a briefing before for bankruptcy.		Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.		
		receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.		receive a briefing must file a certification with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.	
			ne 30-day deadline is granted only mited to a maximum of 15 days.			he 30-day deadline is granted only mited to a maximum of 15 days.	
		I am not required counseling beca	d to receive a briefing about credit use of:		I am not required counseling beca	d to receive a briefing about credit ause of:	
		☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	
		Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.	
		about credit coun	are not required to receive a briefing seling, you must file a motion for punseling with the court.		about credit cour	are not required to receive a briefing seling, you must file a motion for ounseling with the court.	

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Debtor 1 Jamall	H Middle Name	Anderson	Case number (if known)				
Part 6: First Name Answer These Que	Middle Name estions for Reporting F	Last Name Purposes					
16. What kind of debts do you have?	 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 						
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing unde expenses are p	nder Chapter 7. Go to line 18. er Chapter 7. Do you estimate paid that funds will be availabl	that after any exempt prop	erty is excluded and administrative d creditors?			
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5 ☐ 5,001-1 ☐ 10,001-	0,000	25,001-50,000 50,001-100,000 More than 100,000			
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,00 \$500,001-\$1 millio	\$10,000 00 \$50,000	001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,00 \$500,001-\$1 millio) \$10,000 00 \$50,000	001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
Part 7: Sign Below							
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.						
	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.						
	/s/ Jamall Anderso		Signature of D	ebtor 2			
	Executed on4	MM / DD / YYYY	Executed on	MM / DD / YYYY			

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Debtor 1 Jamall	R	Anderson	Case number	(if known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12, or 13	3 of title 11, Unit	have informed the debtor(s) about ed States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. § 342(b)	and, in a case in	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the informa	ation in the sche	edules filed with the petition is incorrect.
attorney, you do not	4.0			
need to file this page.	/s/ Chris Pryor		Date	4/13/2017
	Signature of Attorney	for Debtor		MM / DD / YYYY
	Chris Pryor			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	enue		
	Street			
	Chicago	Illino		60643
	City	State	e	Zip Code
	Contact phone		_ Email address	cpryor@semradlaw.com
			Illino	
	Bar number		State	e

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Fill in this information to identify your case:								
Debtor 1	Jamall	R	Anderson					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois					
			(State)					
Case number (If known)								

	Check if	this	is	an
_	amende	d filir	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	
1b. Copy line 62, Total personal property, from Schedule A/B	\$4,600.00
1c. Copy line 63, Total of all property on Schedule A/B	\$4,600.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$8,562.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$11,976.00
Your total liabilities	\$20,538.00
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$2,867.93
55F) 15C. 5C. 5C. 5C. 5C. 5C. 15C. 15C. 15C.	
5. Schedule J: Your Expenses (Official Form 106J)	¢2.527.00
Copy your monthly expenses from line 22, Column A, of Schedule J	\$2,537.00

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R Anderson Debtor 1 Jamall _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$3,674.01 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

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					. ago 20 or r	_			
Fill in this	information	n to identify your c	ase:						
Debtor 1	Jama		R Mistalia N	la	Anderson				
Debtor 2	FIRST	Name	Middle N	iame	Last Name				
(Spouse, if fi	iling) First	Name	Middle N	lame	Last Name				
United Sta	ates Bankru	ptcy Court for the:	Northern		District of Illinois (State)				
Case num (If known)	nber								
Officia	al Form	106A/B						Check if this is an amended filing	
Sche	dule A	/B: Prope	erty					12/	
category responsib write your Part 1:	where you le for suppl r name and Describe	think it fits best. I lying correct infor case number (if k Each Residenc	Be as complete a mation. If more s known). Answer e ce, Building, Lai	nd accu pace is very que nd, or (sset only once. If an asset fits in more in a set only once. If two married peoneeded, attach a separate sheet to estion. Other Real Estate You Own or besidence, building, land, or similar people.	ple are this fo	e filing together, both a rm. On the top of any a in Interest In	re equally	
✓	No. Go to		quitable interest	iii aiiy i	coluction, building, land, or similar p	лорст	y .		
	Yes. Where	e is the property?							
1.1	Street address, if available, or other description		What is the property? Check all that apply. Single-family home Duplex or multi-unit building			the amount of any secu	claims or exemptions. Put ared claims on Schedule D: aims Secured by Property.		
					ondominium or cooperative		Current value of the	Current value of the	
				М	anufactured or mobile home		entire property?	portion you own?	
	Number	lumber Street			nd		Describe the meture	f	
	Number	Number Officer			vestment property meshare		Describe the nature of interest (such as fee s	simple, tenancy by	
	City State		Zip Code	Other			the entireties, or a life estate), if known.		
				Who h	as an interest in the property? Chec	ck	Check if this is co (see instructions)	mmunity property	
					ebtor 1 only		Ш		
				De	ebtor 2 only				
				De	ebtor 1 and Debtor 2 only				
				At	least one of the debtors and another				
					information you wish to add about try identification number:	this ite	m, such as local		
If you	own or hav	re more than one, li	st here:	prope	rty identification number:				
	0 ma	o	01110101		is the property? Check all that apply.			claims or exemptions. Put	
1.2	Street addr	ress, if available, or	other description	=	ngle-family home			nims Secured by Property.	
			·		iplex or multi-unit building		Current value of the	Current value of the	
				М	ondominium or cooperative anufactured or mobile home		entire property?	portion you own?	
	Number	Street			nd vestment property		Describe the nature o	f your ownership	
					meshare		interest (such as fee s the entireties, or a life	simple, tenancy by	
	City	State	Zip Code		her			——————————————————————————————————————	
				Who h	as an interest in the property? Chec	ck	Check if this is co (see instructions)	mmunity property	
				∐ De	ebtor 1 only				
					ebtor 2 only				
					ebtor 1 and Debtor 2 only				
					least one of the debtors and another				
					information you wish to add about t rty identification number:	this ite	m, such as local		

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Debtor 1		R Middle Name	Anderson	_ Case numbe	(if known)	
	First Name	Middle Name	Last Name			
1.3Stree	et address, if available, or ot	[What is the property? Check all that ap Single-family home	pply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.
		 [[Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home		Current value of the entire property?	Current value of the portion you own?
Num	nber Street State	Zip Code	Land Investment property Timeshare Other		Describe the nature of interest (such as fee s the entireties, or a life	imple, tenancy by
		[[[Who has an interest in the property? Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	ner	Check if this is co (see instructions)	mmunity property
			Other information you wish to add ab property identification number:	out this item,	such as local	
you ha	ve attached for Part 1. Wr	rite that number h	all of your entries from Part 1, includ ere. ▶	ing any entrie	s for pages	
Do you ow you own th	nat someone else drives. If y ns, trucks, tractors, sport ut	equitable interest you lease a vehicle,	t in any vehicles, whether they are realso report it on Schedule G: Executory cycles	-	-	
✓ Yes	3					
3.1	Make Model: Year:	BMW X3 2004	Who has an interest in the prope one. ✓ Debtor 1 only	rty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information: 2004 BMW X3	135000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and	another	Current value of the entire property? \$3350.00	Current value of the portion you own? \$3350.00
			Check if this is community prinstructions)	operty (see		
3.2	Make Model: Year:		Who has an interest in the prope one. Debtor 1 only	rty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and	another	Current value of the entire property?	Current value of the portion you own?
			Check if this is community prinstructions)	roperty (see		

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ו זטו	Jamall First Name	R Middle Name	Anderson Last Name	Case numbe	er (if known)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor Check if this is communinstructions)	nly rs and another	the amount of any secu	claims or exemptions. Pured claims on Schedule Lims Secured by Property. Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:	<u>=</u>	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor	nly	the amount of any secu	claims or exemptions. Pured claims on Schedule Laims Secured by Property. Current value of the portion you own?
			instructions)			
	nples: Boats, trailers, motor No Yes Make	•	er recreational vehicles, other , fishing vessels, snowmobiles, Who has an interest in the	motorcycle accessori	Do not deduct secured	claims or exemptions. Pur
Exar	nples: Boats, trailers, motor No Yes	•	er recreational vehicles, other , fishing vessels, snowmobiles,	motorcycle accessori property? Check nly rs and another	Do not deduct secured the amount of any secu	claims or exemptions. Pu red claims on <i>Schedule L</i> iims Secured by Property. Current value of the portion you own?

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Debtor 1 Jamall Anderson Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Miscellaneous goods and furniture \$350.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Miscellaneous electronics \$200.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Miscellaneous clothing \$450.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1000.00 for Part 3. Write that number here

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Anderson Debtor 1 Jamall Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$150.00 17.1. Checking account: First Financial 17.2. Checking account: 17.3. Savings account: First Financial \$100.00 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Deb ⁻	tor 1 Jamall	K Middle Negee	Anderson	Case number (if known)	
20.		Middle Name orate bonds and other negotia nclude personal checks, cashier			
	Non-negotiable instrume	ents are those you cannot transf	er to someone by signing of	or delivering them.	
	Yes. Give specific information about them	Issuer name:			
21.	Retirement or pension Examples: Interests in IF		o), thrift savings accounts,	or other pension or profit-sharing plans	
	✓ No				
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			
	copulatoly.	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.	Examples: Agreements v companies, or others	prepayments I deposits you have made so that with landlords, prepaid rent, pub	lic utilities (electric, gas, wa		
	✓ No		Institution name:		
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	r a periodic payment of money	to you, either for life or for a	number of years)	
	✓ No Yes	Issuer name and description:			

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Debte	or 1 Jamall First Name	R Middle Nove	Anderson	Case number (if known)	
24.			Last Name ualified ABLE program, or und	er a qualified state tuition program.	
	No		ately file the records of any interes	sts.11 U.S.C. § 521(c):	
25.	Trusts, equitable or fut exercisable for your be		her than anything listed in line	e 1), and rights or powers	
	✓ No Yes. Describe				
26.			d other intellectual property from royalties and licensing agre	ements	
	✓ No ☐ Yes. Describe				
27.	•	nd other general intangibles its, exclusive licenses, coopera	s ative association holdings, liquor	licenses, professional licenses	
	Yes. Describe				
Mon	ney or property owed	to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you	ı			
	No Yes. Give specific info	ormation		Federal:	\$0.00
	about them, inc	luding whether		State:	\$0.00
	and the tax year			Local:	\$0.00
	Family support Examples: Past due or lun	np sum alimony, spousal sup	port, child support, maintenance	, divorce settlement, property settlemen	nt .
	✓ No				Φ0.00
	Van Oissa annaidia inda			Alimony:	\$0.00
	Yes. Give specific info	ormation		Alimony: Maintenance:	\$0.00
	Yes. Give specific info	ormation			
	Yes. Give specific info	ormation		Maintenance:	\$0.00
	Yes. Give specific info	ormation		Maintenance: Support:	\$0.00 \$0.00
	Other amounts someone Examples: Unpaid wages,	e owes you		Maintenance: Support: Divorce settlement:	\$0.00 \$0.00 \$0.00
	Other amounts someone Examples: Unpaid wages,	e owes you disability insurance payments		Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00
	Other amounts someone Examples: Unpaid wages, Social Security	e owes you disability insurance payments		Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00

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Deb	tor 1 Jamall	R Mistalla Massa	Anderson	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disabi		savings account (HSA); credit, h	omeowner's, or renter's insurance	
	Yes. Name the insur of each policy and li	rance company	mpany name:	Beneficiary:	Surrender or refund value:
32.	If you are the beneficiary			y, or are currently entitled to receive	
	No Yes. Describe	one has died.			
33.		arties, whether or not you nployment disputes, insurand	have filed a lawsuit or made ce claims, or rights to sue	a demand for payment	
34.	Other contingent and to set off claims No Yes. Describe	unliquidated claims of eve	ry nature, including counterd	claims of the debtor and rights	
35.	Any financial assets you No Yes. Describe	ou did not already list			
36.		-	art 4, including any entries fo		\$250.00
Part	_			nterest In. List any real estate in Part	1.
37.	Do you own or have an	y legal or equitable intere	st in any business-related pr		
	No. Go to Part 6. Yes. Go to line 38.			po Do	urrent value of the ortion you own? o not deduct secured claims exemptions
38.	Accounts receivable o	r commissions you already	v earned		
	No Yes. Describe				
39.	Office equipment, furn Examples: Business-rela		odems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, electr	onic devices
	No Yes. Describe				
					

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Deb	tor 1 Jamall	R	Anderson	Case number (if known)	
	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	equipment, supplies you us	e in business, and tools of you	r trade	
	✓ No				
	Yes. Describe				
	_				
41.	Inventory				
	✓ No				
	Yes. Describe				
	_				
40		ina au laint vantuus			
42.	Interests in partnersh	iips or joint ventures			
	✓ No	N	ame of entity:	% of ownership:	
	Yes. Give specific	11	arrie or errity.	70 Of Ownership.	
	information about them	_			
	urem				
		_			
10.4	Customor listo mailina				
43.	Customer lists, mailing	lists, or other compilation	iis		
	✓ No				
	Yes. Do your lists i	nclude personally identifiable	information (as defined in 11 U.	S.C. § 101(41A))?	
	☐ No				
	Yes. Desc	rihe			
	163. 2630				
44.	Any business-related	property you did not alrea	dy list		
	✓ No				
	lacksquare	_			
	Yes. Give specific information				
		_			<u> </u>
		-			-
		_			
		_			
		_			_
			t 5, including any entries for p		
•	art 5. Write that humbe	51 Here			
Part	6: Describe Any F	arm- and Commercial	Fishing-Related Property	You Own or Have an Interest In.	
	If you own or have an	n interest in farmland, list it in F	Part 1.		
46.	Do you own or have a	ny legal or equitable inter	est in any farm- or commercia	Il fishing-related property?	
	No. Go to Part 7.				Current value of the
	Yes. Go to line 47.				portion you own?
	163. 00 10 1110 47.	•			Do not deduct secured claims or exemptions
47.	Farm animals				
	Examples: Livestock, p	oultry, farm-raised fish			
	√ No				
	Yes. Describe				

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Debt	tor 1 Jamall First Name	R Middle Name	Anderson Last Name	Case number (if known)	
48.	Crops-either growing	or harvested			
	No Yes. Describe				
49.	Farm and fishing equi	pment, implements, machinery, fixto	ures, and tools of trac	de	
	✓ No				
	Yes. Describe				
50.	Farm and fishing supp	lies, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.	Any farm- and comme	rcial fishing-related property you di	d not already list		
51.	No	rolal lishing-related property you di	u not already list		
	Yes. Describe				
		II of your entries from Part 6, includ r here		ges you have attached	
•					
Part 1	7: Describe All Pro	perty You Own or Have an Inte	rest in That You D	id Not List Above	
53.		perty of any kind you did not alread	y list?		
		s, country club membership			
	✓ No Yes. Give specific				
	information				
54 A	dd tho dollar valuo of a	II of your entries from Part 7. Write	that number here		•
J4. A	uu tile uollai value ol a	ii oi your entiles iioiii Fait 7. Wiite	mat number nere		
Part 8	8: List the Totals o	f Each Part of this Form			
55. F	Part 1: Total real estate	e, line 2			
56. r	oart 2 total vehicles, lir	ne 5	\$3350.00		
57. P	art 3: Total personal a	nd household items, line 15	\$1000.00		
58. P	art 4: Total financial a	ssets, line 36	\$250.00		
59. F	Part 5: Total business-r	elated property, line 45			
60. F	Part 6: Total farm- and	fishing-related property, line 52			
61. F	Part 7: Total other prop	erty not listed, line 54			
62. 1	Fotal personal property	. Add lines 56 through 61	\$4600.00	Copy personal property total	+ \$4600.00
					\$4600.00
63. T	otal of all property on S	Schedule A/B. Add line 55 + line 62			Ψ-000.00

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Fill in this information to identify your case:					
Debtor 1	Jamall	R	Anderson		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Sankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)			(State)		

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Part 1: Identify the Property You Claim as Exempt						
1.	. Which set of exemptions are you claiming? Check one only, even if your spouse is filling with you.						
	✓ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)						
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)				
2.	For any property you list on Schedule A	N/B that you claim as e	exempt, fill in the information below.				
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption			
	Brief description: BMW X3, 2004, 2004 BMW X3 Line from	\$3,350.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)			
	Schedule A/B: 03						
	Brief description:	\$150.00	₹ 150.00	735 ILCS 5/12-1001(b)			
	Checking account, First Financial		\$150.00 \$100% of fair market value, up to any	_			
	Line from Schedule A/B: 17		applicable statutory limit				
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) within 1,215 days before you filed this case?				

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Debtor 1 Jamall R Anderson Case number (if known) First Name Middle Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$100.00 description: **✓** \$100.00 Savings account, First 100% of fair market value, up to any **Financial** applicable statutory limit Line from Schedule A/B: 17 735 ILCS 5/12-1001(b) Brief \$350.00 description: **✓** \$350.00 Miscellaneous goods 100% of fair market value, up to any and furniture applicable statutory limit Line from Schedule A/B: 06 735 ILCS 5/12-1001(a) Brief description: \$450.00 **✓** \$450.00 Miscellaneous clothing 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 11 Brief 735 ILCS 5/12-1001(b) \$200.00 description: \$200.00 Miscellaneous

100% of fair market value, up to any

applicable statutory limit

electronics

07

Line from

Schedule A/B:

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		Do	cument Page 22 of 7	72		
Fill in this info	rmation to identify your ca	se:				
Debtor 1	Jamall First Name	R Middle Name	Anderson Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States I	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)						
Official	Form 106D					Check if this is a amended filing
Schedu	ule D: Credito	ors Who Hav	ve Claims Secure	ed by Prop	erty	12/1
more space is name and cas 1. Do any one No.	needed, copy the Additio e number (if known). creditors have claims se	ecured by your propert it this form to the court w	e are filing together, both are equiver the entries, and attach it to to the entries of the entr	his form. On the top	of any additional pag	
	All Secured Claims					
separate	•	nan one creditor has a part	ured claim, list the creditor icular claim, list the other creditors order according to the creditor's	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1 Honor F		Describe the property	that secures the claim:	\$8,562.00	\$3,350.00	\$5,212.00
	CENTRAL ST	042 Automobile As of the date you file, Contingent	the claim is: Check all that apply.			
EVANS City Who ov	TON IL 60201 State ZIP Code wes the debt? Check one.	Unliquidated Disputed				
✓ Del	btor 1 only	Nature of lien. Check a	Il that apply.			
	btor 2 only btor 1 and Debtor 2 only	An agreement you r car loan)	nade (such as mortgage or secured			
	least one of the debtors	Statutory lien (such	as tax lien, mechanic's lien)			
	d another eck if this claim relates	Judgment lien from				
L to	a community debt	Other (including a rig	7704			

Last 4 digits of account number ____

Add the dollar value of your entries in Column A on this page. Write that number

incurred

here:

\$8,562.00

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Fill in t	his inforn	nation to identify your c	ase:					
Debtor	r 1	Jamall	R	Anderson				
Debtor	. 2	First Name	Middle Name	Last Name				
(Spouse		First Name	Middle Name	Last Name				
United	States Ba	ankruptcy Court for the:	Northern	District of Illinois (State)				
Case n	number n)			(State)				
Offic	cial Fo	orm 106E/F			_	Che	ck if this is ar	amended filing
Sch	nedu	le E/F: Cre	editors Wh	o Have Unsecure	ed Claims	}		12/15
other p Form 1 claims the ent known) Part 1	earty to a 06A/B) a that are tries in the List A	ny executory contracts nd on Schedule G: Exe listed in Schedule D: C	s or unexpired leases to cutory Contracts and Creditors Who Hold Cla ttach the Continuation Y Unsecured Claims		executory contract GG). Do not include a pace is needed, copy	s on <i>Schedu</i> any creditors the Part yo	le A/B: Prop s with partia u need, fill i	perty (Official ally secured t out, number
2. L lis	ist all of sted, iden s much a continuation	tify what type of claim it s possible, list the claims on Page of Part 1. If mor	is. If a claim has both pr s in alphabetical order ac re than one creditor hold	as more than one priority unsecured clariority and nonpriority amounts, list that cording to the creditor's name. If you he a particular claim, list the other creditons for this form in the instruction book	t claim here and show have more than two p ors in Part 3.	both priority	and nonprio	rity amounts.
,		,			,	Total claim	Priority amount	Nonpriority amount
2.1	IRS 1					\$0.00	\$0.00	\$0.00
		reditor's Name		 Last 4 digits of account number When was the debt incurred? 	 n/a			
	Philadelpi City Who inci Debt Debt At lea Check Is the cla	Street	Zip Code one. nd another to a community debt	As of the date you file, the claim apply. Contingent Unliquidated Disputed Type of PRIORITY unsecured claim Domestic support obligations Taxes and certain other debts y government Claims for death or personal injintoxicated Other. Specify Taxes-No	is: Check all that im: ou owe the ury while you were otice Only	\$0.00	\$0.00	\$0.00
	Priority C	reditor's Name		 Last 4 digits of account number When was the debt incurred? 	 n/a			
	PO Box 1 Number	Street		-				
	Debt Debt Debt At lea	d Illinois State urred the debt? Check of or 1 only or 2 only or 1 and Debtor 2 only ast one of the debtors and ck if this claim relates aim subject to offset?	nd another	As of the date you file, the claim apply. Contingent Unliquidated Disputed Type of PRIORITY unsecured claim Domestic support obligations Taxes and certain other debts y government Claims for death or personal injintoxicated Other. Specify	i m: ou owe the ury while you were			

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Debtor	1 Jamall	R	Anderson	Case number (if k	known)	
D. 10	First Name	Middle Name	Last Name			
Part 2:						
3. Do	any creditors have nonpriorityNo. You have nothing to reportYes.		-	vith your other schedules.		
4. Lis	It all of your nonpriority unsect secured claim, list the creditor seponore than one creditor holds a page of Part 2.	parately for each claim	. For each claim listed, ide	entify what type of claim it is	a. Do not list claims already	included in Part 1.
						Total claim
1	ARGON COLLECTION AGEN Nonpriority Creditor's Name 3160 S VALLEY VW STE 206			digits of account number	8272 10/2016	\$122.00
_	Number Street			e date you file, the claim		
<u>(</u>	AS VEGAS Nevac City State Who incurred the debt? Check Debtor 1 only	Zip C	2 Cor ode Dis	ntingent iquidated outed NONPRIORITY unsecured		
]] [] []	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this claim relates s the claim subject to offset? No Yes		ot Oblindivo	001 Collectio ORIGINAL CRE	as priority claims	
1	AD ASTRA RECOVERY SERV Nonpriority Creditor's Name 7330 W 33RD ST N STE 118 Number Street		When w	digits of account number	8428 9/2016	\$708.00
	MICHITA Kansa State Who incurred the debt? Check Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this claim relates s the claim subject to offset? No Yes	Zip C one. ord another	Corporate United States of the	001 Collectio ORIGINAL CRI	d claim: paration agreement or as priority claims	
	Check N Go Nonpriority Creditor's Name 3435 Dempster St Number Street Skokie Illinois City State Who incurred the debt? Check Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this claim relates s the claim subject to offset? No Yes	Zip C one. ord another	When w As of the Cor Unl ode Disp Type of Stu Obl dive deb		n/a is: Check all that apply. d claim: paration agreement or as priority claims	\$25.00

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 Debtor 1 Jamall First Name
 R
 Anderson
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	Page	
	After listing any entries on this page, number them beginning wit	h 4.5, followed by 4.6, and so forth.	Total claim
4.4	City of Chicago - Dep't of Revenue Nonpriority Creditor's Name PO Box 88292 Number Street	When was the debt incurred? As of the date you file, the claim is: Check all that apply.	\$3,000.00
	Chicago Illinois 60608 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Collecting For - Parking/camera Other. Specify tickets	
4.5	CREDIT MANAGEMENT LP Nonpriority Creditor's Name PO Box 118288 Number Street Carrollton Texas 75011 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	When was the debt incurred? 11/2011 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: WIDE OPEN WEST SETTLEMENT	\$1,273.00
4.6	ENHANCED RECOVERY CO L Nonpriority Creditor's Name 8014 BAYBERRY RD Number Street JACKSONVILLE Florida 32256 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	Last 4 digits of account number 6831 When was the debt incurred? 8/2015 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for Other. Specify ORIGINAL CREDITOR: TMOBILE	\$262.00

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Debtor 1 Jamall R Anderson Case number (if known)
First Name Middle Name Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	on Page				
	After listing any entries on this page, number them beginning $oldsymbol{v}$	with 4.5, followed by 4.6, and so forth.	Total claim			
4.7	First Financial Credit	Last 4 digits of account number 4000	\$803.00			
	Nonpriority Creditor's Name 5550 W Touhy Ave, Ste 102	When was the debt incurred? 9/2016				
	Number Street	As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Chicago Illinois 60677 City State Zip Code	Unliquidated				
	Who incurred the debt? Check one.	Disputed				
	Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or				
	At least one of the debtors and another	divorce that you did not report as priority claims				
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offset?	Other. Specify018 InstallmentLoan				
	✓ No					
	Yes					
4.8	RENT RECOVER Nonpriority Creditor's Name	Last 4 digits of account number 0021	\$5,149.00			
	220 Gerry Drive	When was the debt incurred? 12/2016				
	Number Street	As of the date you file, the claim is: Check all that apply.				
		— Contingent				
	Wood Dale Illinois 60191	Unliquidated				
	City State Zip Code	Disputed				
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar				
	Check if this claim relates to a community debt	debts				
	Is the claim subject to offset?	Case No. 16-M6-007807- Eviction- Collection; Collecting for				
	✓ No	ORIGINAL CREDITOR: 09 FULTON STATION C O BISHOP				
	Yes	Other. Specify PARK				
4.9	Village of Alsip	Last 4 digits of account number	\$50.00			
	Nonpriority Creditor's Name 4500 w 123rd st	When was the debt incurred?				
	Number Street	As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Alete Mitaria	Unliquidated				
	Alsip Illinois 60803 City State Zip Code	Disputed				
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	<u> </u>	Student loans				
	Debtor 2 only	Obligations arising out of a separation agreement or				
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts				
	At least one of the debtors and another					
	Check if this claim relates to a community debt	Other. Specify Collecting For - Parking ticket				
	Is the claim subject to offset?					
	Yes					
	L_I :					

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R Anderson Debtor 1 Jamall Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 Village of Oak Lawn \$350.00 Last 4 digits of account number Nonpriority Creditor's Name 9446 S Raymond Ave. When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60453 Oak Lawn Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify <u>Collecting For - Parking ticket</u> Is the claim subject to offset? **✓** No Yes WELLS FARGO BANK 4.11 \$234.00 Last 4 digits of account number _ Nonpriority Creditor's Name When was the debt incurred? 4/2013 Po Box 24605 Number As of the date you file, the claim is: Check all that apply. Contingent West Palm Bch 33416 Florida Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ CreditCard Is the claim subject to offset? **✓** No

Yes

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Debtor 1	Jamall First Name	R Middle Name	Anderson Last Name	Case number (if known)							
Part 3:	art 3: List Others to Be Notified About a Debt That You Already Listed										
5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.											
Ka Nar	hn Sanford LLP		On which entry in Part 1 or Part 2 did you list the original creditor?								
	180 N La Salle St Ste 2025 Number Street		Line 4.8 of (C one).	Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims							
<u>Ch</u> Cit	icago Illinois y State	60601 Zip Code	Last 4 digits of account	t number0021							

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Debtor 1 Jamall R Anderson Case number (if known)

First Nar	ne Middle Name Last Name				
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim				
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.		tatistical reporting purposes only Total claims	y. 28 U.S.C. §159.	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00		
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00		
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00		
	6d. Other. Add all other priority unsecured claims. Write that amount here. 6e. Total. Add lines 6a through 6d.		\$0.00		
			\$0.00		
			Total claims		
Total claims from Part 2	6f. Student loans	6f.	\$0.00		
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00		
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00		
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$11,976.00		
	6j. Total. Add lines 6f through 6i.	6i.	\$11,976.00		

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Fill in this information to identify your case:								
Debtor 1	Jamall	R	Anderson					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States Bankruptcy Court for the:		Northern	District of Illinois (State)					
Case number (If known)								

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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Fill in t	his infor	mation to identify your c	ase:				
Debtor	· 1	Jamall	R	Anderson			
202101	•	First Name	Middle Name	Last Name			
Debtor (Spouse,		First Name	Middle Name	Last Name			
United	States E	Bankruptcy Court for the:	Northern	District of Illinois			
Case n	umber			(State)			
							Check if this is an amended filing
Offi	cial	Form 106H					
Sch	edul	e H: Your Cod	lebtors				12/15
		er every question.	ou are filing a joint case, do	o not list either spouse as a	codebtor.)		
	aho, Lou No. (uisiana, Nevada, New Mex Go to line 3.	ico, Puerto Rico, Texas, V	operty state or territory? (Vashington, and Wisconsin.) alent live with you at the tir		y states and territories	include Arizona, California,
	Ľ	No Yes. In which communit	y state or territory did yo	u live?	Fill in the name a	nd current address of	that person.
		Name of your spouse, for	ormer spouse, or legal equ	uivalent			
		Number Street					
		City	State	Zip Cod			
3. In	Column	1, list all of your codeb		ır spouse as a codebtor if			

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line a again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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Fill in this in	nformation to identify	your case:							
Debtor 1	Jamall	R	Ander			_			
D	First Name	Middle Name	Last N	lame		Che	eck if this is:		
Debtor 2 (Spouse, if filin	g) First Name	Middle Name	Last N	lame		- I 🗖	An amended filing		
	s Bankruptcy Court for	Northern	District of III				A supplement showing	post-pe	tition chapter 13
the:	3 Dariki uptcy Court for	Northern		State)		- -	expenses as of the following	owing da	te:
Case numbe	r					_	MM / DD / YYYY		
, ,							WIWI / DD / TTTT		
Official	Form 106I								
Schedu	ıle I: Your In	come							12/15
information spouse. If m number (if k	about your spouse. I		d your spou	se is	not filing	with you, do	not include informa	tion ab	out your
1. Fill in yo	ur employment		Debtor 1	1			Debtor 2		
informat	ion.	Employment status	- Frank	Employed Not Employed					
-	ve more than one job, separate page with	_mproyment otatae					Employed Not Employed		
informati	on about additional		Not E	mpio:	you		I Not Employed		
employer		Occupation					_		
	art time, seasonal, or oyed work.	Employer's name	S&C Elect	ric Co	mpany				
Occupati	on may include student	Employer's address		6601 North Ridge Blvd Number Street					
	naker, if it applies.		Number St				Number Street		
							_		_
			Chicago		Illinois	60626			
			City		State	Zip Code	City	State	Zip Code
		How long employed there?							
		there:						_	
Part 2: G	ive Details About N	Nonthly Income							
spouse unle	ess you are separated.	the date you file this form e more than one employer, et to this form.			mation for				_
		ary, and commissions (befo		2.		\$3,623.58	non-filing spouse		
	te and list monthly over	rtime pay.		3.		+ \$0.00			
	ate gross income. Add li			4.	-	\$3,623.58			
	-					. ,		<u>—</u> 1	

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Debto	or 1Jamall First Name		Anderson Last Name		Case numbei known)			
		das raine			For Debtor 1	For Debtor 2 or non-filing spouse		
Сор	y line 4 here		→ -	4.	\$3,623.58			
5. List	all payroll ded							
5a.	Tax, Medicare,	and Social Security deductions		ōa.	\$264.77			
5b.	Mandatory cor	ntributions for retirement plans		ōb.	\$0.00			
5c.	Voluntary cont	ributions for retirement plans	;	ōc.	\$326.13			
5d.	Required repa	yments of retirement fund loans	;	ōd.	\$0.00			
5e.	Insurance			ōe.	\$14.73			
5f.	Domestic supp	ort obligations	!	ōf.	\$0.00			
5g.	Union dues			ōg.	\$0.00			
5h.	Other deduction	ons. Specify: Health Savings Account	_	5h. +	\$150.02 +			
6. Add +5h.	I the payroll ded	ductions. Add lines 5a + 5b + 5c + 5d + 5e +51	f + 5g (3.	\$755.65			
7. Cal	culate total mo	nthly take-home pay. Subtract line 6 from line	4.	7.	\$2,867.93			
8. List	all other incon	ne regularly received:						
8a.	business, profe	,						
	gross receipts, o	ent for each property and business showing ordinary and necessary business expenses, and		_	Ф0.00			
01-	the total monthl	•		3a.	\$0.00			
	Interest and di			3b.	\$0.00			
80.	dependent reg		а					
		, spousal support, child support, maintenance, ent, and property settlement.	8	Вс.	\$0.00			
8d.	Unemployment	t compensation	8	3d.	\$0.00			
8e.	Social Security	1	8	3e.	\$0.00			
	Include cash ass cash assistance	ent assistance that you regularly receive sistance and the value (if known) of any non-that you receive, such as food stamps (benefits emental Nutrition Assistance Program) or es		Bf.	\$0.00			
8g.	Pension or ret	irement income		3g.	\$0.00			
8h.	Other monthly	income. Specify:		3h. +	\$0.00 +			
9. Add	l all other incon	ne Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	⊦8h. 9	Э. [\$0.00			
		r income. Add line 7 + line 9. ne 10 for Debtor 1 and Debtor 2 or non-filing sp		10.	\$2,867.93 +	=	=	\$2,867.93
Inc frie	lude contribution nds or relatives.	gular contributions to the expenses that you is from an unmarried partner, members of your amounts already included in lines 2-10 or amou	household	l, your	dependents, your roomn			
Spe	ecify:					1	1. +	\$0.00
		n the last column of line 10 to the amount in in the Summary of Schedules and Statistical Sui					2.	\$2,867.93
								Combined monthly income
13. D o	you expect an	increase or decrease within the year after y	you file th	is form	?			
	_							 -
L	Yes. Explain:							

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		Docu	iment Page 34 of 72	2	
Fill in this infor	mation to identify you	ur case:			
Debtor 1	Jamall First Name	R Middle Name	Anderson Last Name		
Debtor 2	i iist ivaille	Middle Name	Last Name	Check if this is:	
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	ng
	Bankruptcy Court for the	he: Northern	District of Illinois (State)		howing post-petition chapter 13 the following date:
Case number (If known)				MM / DD / YYYY	
Official	Form 106	<u>J</u>			
Schedul	e J: Your Ex	penses			12/15
information. If	•		re filing together, both are equal form. On the top of any addition		
Part 1: Des	cribe Your House	hold			
1. Is this a joi	nt case?				
✓ No. Go	to line 2				
Yes. D	oes Debtor 2 live in a	a separate household?			
	■ No				
	Yes. Debtor 2 mus	st file Official Forms 106J-2, <i>Expel</i>	nses for Separate Household of Deb	tor 2.	
2. Do you hav	e dependents?	No			
Do not list D Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
expenses o	penses include f people other	No			
than yourself and dependents	_	Yes			
Part 2: Esti	mate Your Ongoir	ng Monthly Expenses			
_	of a date after the ba		ou are using this form as a suppl plemental Schedule J, check the	•	•
		n-cash government assistance ed it on <i>Schedule I: Your Incom</i> e			Your expenses
	I or home ownership or the ground or lot. 4		nclude first mortgage payments and		\$242.00
If not incl	uded in line 4:				

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Jamall R Anderson Case number (if known)
First Name Middle Name Last Name

First Name	Middle Name	Last Name		
				Your expenses
5. Additional mortgage payments t	or your residence, such as ho	ome equity loans	5.	\$0.00
6. Utilities:				
6a. Electricity, heat, natural gas			6a.	\$275.00
6b. Water, sewer, garbage collection	on		6b.	\$0.00
6c. Telephone, cell phone, Interne	t, satellite, and cable services		6c.	\$100.00
6d. Other. Specify:			6d	\$0.00
7. Food and housekeeping supplies	5		7.	\$350.00
8. Childcare and children's educat	ion costs		8.	\$0.00
9. Clothing, laundry, and dry clean	ing		9.	\$150.00
10. Personal care products and se	rvices		10.	\$100.00
11. Medical and dental expenses			11.	\$40.00
12. Transportation. Include gas, ma Do not include car payments	intenance, bus or train fare.		12.	\$440.00
13. Entertainment, clubs, recreation	on, newspapers, magazines,	and books	13.	\$0.00
14. Charitable contributions and re	eligious donations		14.	\$0.00
15. Insurance. Do not include insurance deducted	d from your pay or included in	lines 4 or 20.		
15a. Life insurance			15a	\$0.00
15b. Health insurance			15b	\$0.00
15c. Vehicle insurance			15c	\$140.00
15d. Other insurance. Specify:			15d	\$0.00
16. Taxes. Do not include taxes dedu	cted from your pay or included	d in lines 4 or 20.		
Specify:			16	\$0.00
17. Installment or lease payments:				
17a. Car payments for Vehicle 1			17a	\$0.00
17b. Car payments for Vehicle 2			17b	\$0.00
17c. Other. Specify:			17c	\$0.00
17d. Other. Specify:			17d	\$0.00
		you did not report as deducted from		\$0.00
your pay on line 5, Schedule I,	·	•	18.	
19.Other payments you make to su	pport others who do not live	e with you.		
Specify: Contribution to children		Illia fa con con Och al la L Va colore	19.	\$700.00
20. Other real property expenses no 20a. Mortgages on other property	ot included in lines 4 or 5 of 1	this form or on Schedule I: Your Income.	200	\$0.00
20b. Real estate taxes.			20a	\$0.00
20c. Property, homeowner's, or re	nter's insurance		20b	\$0.00
20d. Maintenance, repair, and upl			20c	\$0.00
20e. Homeowner's association or			20d	\$0.00
Zue. nomeowner's association of	Condominium dues		20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1 Jama		R	Anderson	Case number (if known)		
First I	lame	Middle Name	Last Name			
21. Other. Spe	cify:				21	\$0.00
	your monthly expenses.	•				\$2,537.00
	nes 4 through 21.					\$0.00
. ,	line 22 (monthly expenses		\$2,537.00			
22c. Add lir	ne 22a and 22b. The resu		22.			
23. Calculate	your monthly net incom	e.				
23a. Copy	ine 12 (your combined m	onthly income) from	Schedule I.		23a	\$2,867.93
23b. Copy	your monthly expenses fr	om line 22 above.			23b	\$2,537.00
	ct your monthly expenses		ncome.			\$330.93
The re	sult is your monthly net in	ncome.			23c	
			oan within the year or do yonodification to the terms of			

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Fill in this information to identify your case:						
Debtor 1	Jamall	R	Anderson			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois (State)			
Case number (If known)			(State)			

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	elp you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and
×	/s/ Jamall Anderson	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 4/13/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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	and the second of the second of the second						
	mation to identify your	case:					
Debtor 1	Jamall First Name	R Middle Neme	Anderson				
Debtor 2	First Name	Middle Name	Last Name)			
Spouse, if filing)	First Name	Middle Name	Last Name)			
Jnited States E	Bankruptcy Court for the	: Northern	District of Illinois	S			
Case number			(State	9)			
If known)							
Official	Form 107						Check if th amended f
Stateme	nt of Financi	al Affairs for	Individuals F	iling for	Bankru	ıptcy	
		ossible. If two married led, attach a separate					
	own). Answer every			on the top of	arry address	mai pagoo, min	your name and case
Part 1: Give	Details Δhout You	r Marital Status and	Where You Lived!	Refore			
ant it dive	Details About 1 out	- Marital Otatas and	Where rou Liveur	Belore			
1. What is	your current marital s	tatus?					
П Ма	rried						
	rried married						
✓ Not	married						
✓ Not	married	ou lived anywhere othe	er than where you live	e now?			
✓ Not	married	ou lived anywhere othe	er than where you live	e now?			
Not 2. During t No	married he last 3 years, have y	ou lived anywhere othe ou lived in the last 3 ye			ow.		
Not 2. During t No	married he last 3 years, have y				ow.		
Not During t No Yes	married he last 3 years, have y	ou lived in the last 3 ye			ow.		Dates Debtor 2 live
Not During t No Yes	married he last 3 years, have y b. List all of the places y	ou lived in the last 3 ye	ars. Do not include w	here you live no	ow.		Dates Debtor 2 live
Not During t No Yes	married he last 3 years, have y b. List all of the places y	ou lived in the last 3 ye	ars. Do not include w	here you live no			
Not During t No Yes	married he last 3 years, have y b. List all of the places y	ou lived in the last 3 ye	ars. Do not include w	here you live no			there
During to Not Yes	married he last 3 years, have y b. List all of the places y	ou lived in the last 3 ye	ars. Do not include w ites Debtor 1 lived ere	here you live no	Debtor 1		there
During to Not Yes	married he last 3 years, have y List all of the places y otor 1:	you lived in the last 3 ye Da the	ars. Do not include w	Debtor 2:	Debtor 1		Same as Debtor
During to Not Yes	married he last 3 years, have y List all of the places y otor 1:	you lived in the last 3 ye Da the	ars. Do not include w	Debtor 2:	Debtor 1		Same as Debtor
During to Not Yes	married the last 3 years, have y	you lived in the last 3 ye Da the	ars. Do not include w	Debtor 2:	Debtor 1	Zip Code	Same as Debtor
During to Not Yes	married the last 3 years, have y the last 3 years, have y	you lived in the last 3 ye Da the	ars. Do not include w	Debtor 2: Same as Number Stree	Debtor 1	Zip Code	Same as Debtor
During t No Yes	married the last 3 years, have y the last 3 years, have y	you lived in the last 3 ye Da the	ars. Do not include w	Debtor 2: Same as Number Stree	Debtor 1	Zip Code	Same as Debtor From To
During to Not Yes	married the last 3 years, have y the last 3 years, have y	you lived in the last 3 ye Da the	ars. Do not include w	Debtor 2: Same as Number Stree	Debtor 1 t State Debtor 1	Zip Code	Same as Debtor From To
During to Not Yes	married the last 3 years, have y the last 3 years, have y	you lived in the last 3 ye Da the Fro Zip Code	ars. Do not include w	Debtor 2: Same as Number Stree City Same as	Debtor 1 t State Debtor 1	Zip Code	there Same as Debtor From To Same as Debtor
During to Not Yes	married the last 3 years, have y s. List all of the places y otor 1: The street State	you lived in the last 3 ye Da the Fro Zip Code Fro	ars. Do not include w	Debtor 2: Same as Number Stree City Same as	Debtor 1 t State Debtor 1	Zip Code	From Same as Debtor

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Case number (if known)

Anderson

Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$12705.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$22379.17 For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$30000.00 For the calendar year before that: commissions, commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 Est. 2015 LINK \$2,200.00 For the calendar year before that: (January 1 to December 31, 2015

Debtor 1 Jamall

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Anderson Debtor 1 Jamall __ Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment

City

State

Zip Code

Suppliers or vendors
Other

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Within 1 year before you filed for bankruptcy, did you make a pyement on a debt you owed anyone who was an insider? Insider's include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; relatives of any general partners; partnerships of which you are a general partner; cooporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent; including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and allmony. No Yes. List all payments to an insider. Dates of payment payment Dates of payment payment City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider. Number Street Number Street Dates of payments on debts guaranteed or cosigned by an insider. Dates of payment paid Insider's Name Number Street Dates of Total amount paid Amount you sall owe Reason for this payment include payments on debts guaranteed or cosigned by an insider. Dates of Total amount paid Amount you sall owe Reason for this payment include creditor's name Insider's Name Number Street City State Zip Code	tor 1 Jamali		R		derson	Case number	(if known)
Insider include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; such as child support and alimony. No No Ses. List all payments to an insider. Dates of payment Dates of Total amount paid Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider. Dates of payments that benefited an insider. Dates of Total amount paid Total amount you still owe Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? No Yes. List all payments that benefited an insider. Dates of Total amount property on account of a debt that benefited an insider. Dates of Total amount property on account of a debt that benefited an insider. Dates of Total amount property on account of a debt that benefited an insider. Dates of Total amount property on account of a debt that benefited an insider. Dates of Total amount property on account of a debt that benefited an insider. Dates of Total amount property on account of a debt that benefited an insider. Dates of Total amount property on account of a debt that benefited an insider. Dates of Total amount property on account of a debt that benefited an insider. Dates of Total amount property on account of a debt that benefited an insider.	First Name		Middle Name	Last	Name		
Yes. List all payments to an insider. Dates of payment paid amount all lowe Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider. ✓ No Yes. List all payments that benefited an insider. Dates of payment paid Total amount paid still owe Insider's Name Number Street City State Zip Code Dates of payment paid Total amount payment Total amount paid T	Insiders include your corporations of which agent, including one such as child support	relatives; an n you are an for a busine	ny general partners n officer, director, p ess you operate as	; relatives of any operson in control,	general partners; partr or owner of 20% or i	nerships of which y more of their voting	ou are a general partner; securities; and any managing
Dates of payment Total amount paid Amount you still owe							
Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment paid Amount you still owe Reason for this payment Include creditor's name Insider's Name Number Street City State Zip Code	Yes. List all pay	ments to a	n insider.				
Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Note:							Reason for this payment
Number Street City State Zip Code				payment	paid	Juli OWC	
Number Street City State Zip Code	Insider's Name						
City State Zip Code Insider's Name Number Street							
Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. ✓ No Yes. List all payments that benefited an insider. Dates of payment paid Stilli owe Stilli owe Insider's Name Number Street City State Zip Code Insider's Name Number Street	Number Street						
Insider's Name Number Street City State Zip Code	-						
Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider: No Yes. List all payments that benefited an insider. Dates of payment Dates of payment Insider's Name Number Street City State Zip Code Insider's Name Number Street	City	State	Zip Code				
Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider. No Yes. List all payments that benefited an insider. Dates of payment paid Amount you still owe Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name Number Street							
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City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider. No Yes. List all payments that benefited an insider. Dates of payment paid Amount you still owe Reason for this payment Include creditor's name Insider's Name Number Street City State Zip Code	Number Street						
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment Dates of payment Dates of payment Insider's Name Number Street City State Zip Code Insider's Name Number Street							
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment Dates of payment Dates of payment Insider's Name Number Street City State Zip Code Insider's Name Number Street	0''	0					
Insider's Name Number Street No No Yes. List all payments that benefited an insider. Dates of payment paid Total amount you still owe Reason for this payment Include creditor's name City State Zip Code Insider's Name Number Street	City	State	Zip Code				
Insider's Name Number Street City State Zip Code Insider's Name Number Street	Include payments on	_	_	der.		-	
Number Street City State Zip Code Insider's Name Number Street							Include creditor's name
Number Street City State Zip Code Insider's Name Number Street	Incidorlo Nomo						
City State Zip Code Insider's Name Number Street	moluer s maine						
Insider's Name Number Street	Nicconsis au Chun at						
Insider's Name Number Street	Number Street						
Insider's Name Number Street	Number Street						
Number Street		State	Zin Code				
Number Street		State	Zip Code				
	City	State	Zip Code				
City State Zip Code	City Insider's Name	State	Zip Code				
City State Zip Code	City Insider's Name	State	Zip Code				
	City Insider's Name	State	Zip Code				

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Anderson

Debtor 1 Jamall Case number (if known) Middle Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title **Eviction Proceeding** Circuit Court of Cook County, Illinois Pending Realty Consulting v. Jamall Anderson, Court Name et al. On appeal 5600 Old Orchard Road **NumberStreet** Concluded Case number Illinois 60077 Skokie 2016-M6-007807 City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1	Jamall	R	Anderson	Case number (if known)	
		First Name	Middle Name	Last Name		
11.		thin 90 days before you counts or refuse to mak			ank or financial institution, set off any am	ounts from your
	✓	No				
		Yes. Fill in the details.				
				Describe the action the	e creditor took Date action was taken	Amount
		Creditor's Name		-		
		Number Street		-		
				Last 4 digits of account n	umber: XXXX-	
		City State	e Zip Code	-		
12	\A/i+		·	any of your property in the	possession of an assignee for the benefit o	of craditors a court-
12.		pointed receiver, a custo			ossession of all assignee for the beliefit (or creditors, a court-
	$ \checkmark $	No Van				
	Ш	Yes				
Part	5:	List Certain Gifts and	d Contributions			
13.	Wi	thin 2 years before you	filed for bankruptcy, die	d you give any gifts with a to	otal value of more than \$600 per person?	
	✓					
		Yes. Fill in the details f	for each gift.			
		Gifts with a total value per person	e of more than \$600	Describe the gifts	Dates you gave the gifts	Value
		Person to Whom You G	ave the Gift	- -		
		Number Street		-		
		City State	e Zip Code	-		
		Person's relationship to	you			
		Person to Whom You G	ave the Gift	-		
				-		
		Number Street		-		
		City State	·	-		
		Person's relationship to	you			

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Debtor 1	Jamall R		Anderson	Case number (if know	vn)	
	First Name Middle	Name	Last Name	<u> </u>		
4. Wi	thin 2 years before you filed for bank	ruptcy, did y	ou give any gifts or contribu	tions with a total value	of more than \$600	to any charity?
✓	No					
<u> </u>						
	Yes. Fill in the details for each gift or	r contribution	·			
	Gifts or contributions to charities		Describe what you contri	outed	Date you	Value
	that total more than \$600				contributed	
	Charity's Name					
	Offairty 3 Name					
	-					
	Newsky, Observe					
	Number Street					
	City State Zip	Code				
	City State Zip	Code				
ort 6:	List Certain Losses					
ii. Gi						
	thin 1 year before you filed for bankru	uptcy or sinc	e you filed for bankruptcy, d	id you lose anything bed	cause of theπ, fire,	otner disaster, or
yaı	mbling?					
✓	No					
	Yes. Fill in the details.					
			Describe and income		Data of	Value of annual and
	Describe the property you lost and how the loss occurred		Describe any insurance of Include the amount that ins		Date of your loss	Value of property lost
	now the loss occurred		pending insurance claims of		1033	1031
			A/B: Property.	IT IIITO OO OT OOTTOUUIC		
						-
. ≠ 7.	List Certain Payments or Trans	fore				
	No					
✓	Yes. Fill in the details.					
	l		Description and value of a	inv property		
				my proporty	Date payment	Amount of
			transferred		Date payment or transfer	Amount of payment
			transferred			Amount of payment
	Bonini, Charles				or transfer was made	payment
	Bonini, Charles Person Who Was Paid		Attomey's Fee - 350.00		or transfer	
					or transfer was made	payment
					or transfer was made	payment
	Person Who Was Paid				or transfer was made	payment
	Person Who Was Paid				or transfer was made	payment
	Person Who Was Paid Number Street				or transfer was made	payment
	Person Who Was Paid Number Street	o Code			or transfer was made	payment
	Person Who Was Paid Number Street City State Zip	o Code			or transfer was made	payment
	Person Who Was Paid Number Street	o Code			or transfer was made	payment
	Person Who Was Paid Number Street City State Zip Email or website address				or transfer was made	payment
	Person Who Was Paid Number Street City State Zip				or transfer was made	payment
	Person Who Was Paid Number Street City State Zip Email or website address Person Who Made the Payment, if No				or transfer was made	payment
	Person Who Was Paid Number Street City State Zip Email or website address				or transfer was made	payment
	Person Who Was Paid Number Street City State Zip Email or website address Person Who Made the Payment, if No Person Who Was Paid				or transfer was made	payment
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	Person Who Was Paid Number Street City State Zip Email or website address Person Who Made the Payment, if No Person Who Was Paid				or transfer was made	payment
	Person Who Was Paid Number Street City State Zip Email or website address Person Who Made the Payment, if No Person Who Was Paid Number Street	t You			or transfer was made	payment
	Person Who Was Paid Number Street City State Zip Email or website address Person Who Made the Payment, if No Person Who Was Paid Number Street				or transfer was made	payment
	Person Who Was Paid Number Street City State Zip Email or website address Person Who Made the Payment, if No Person Who Was Paid Number Street City State Zip	t You			or transfer was made	payment
	Person Who Was Paid Number Street City State Zip Email or website address Person Who Made the Payment, if No Person Who Was Paid Number Street	t You			or transfer was made	payment
	Person Who Was Paid Number Street City State Zip Email or website address Person Who Made the Payment, if No Person Who Was Paid Number Street City State Zip	t You			or transfer was made	payment

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Debtoi	r 1 Jamall R	Anderson	Case number <i>(if known)</i>	
	First Name Middle Name	Last Name		
h	Within 1 year before you filed for bankruptcy, nelp you deal with your creditors or to make Do not include any payment or transfer that you	payments to your creditors?	our behalf pay or transfer any property to an	yone who promised to
[<u>-</u>	No Yes. Fill in the details.			
	_	Description and value of a transferred	Date payment or transfer was made	Amount of payment
	Person Who Was Paid			
	Number Street			
	City State Zip Code	<u> </u>		
	Within 2 years before you filed for bankruptcy	y, did you sell, trade, or otherwise t	ransfer any property to anyone, other than p	roperty transferred in
	nclude both outright transfers and transfers mad and transfers that you have already listed on this		a security interest or mortgage on your property)	. Do not include gifts
<u>[</u>	No Yes. Fill in the details.			
		Description and value of a property transferred	Describe any property or payments received or debts pain exchange	Date id transfer was made
	Person Who Received Transfer			
	Number Street			
	City State Zip Code Person's relationship to you	9		
	Person Who Received Transfer			
	Number Street			
	City State Zip Code Person's relationship to you	9		
b	Within 10 years before you filed for bankrupto beneficiary? These are often called asset-protection devices.)	cy, did you transfer any property to	a self-settled trust or similar device of which	h you are a
_	No Yes. Fill in the details.			
	_	Description and value of	the property transferred	Date transfer was made
	Name of trust			

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R Anderson Debtor 1 Jamall Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was number instrument before closed, sold, closing or moved, or transfer transferred Chase Bank Checking XXXX-1234 07/2016 \$ -400.00 Person Who Was Paid Savings P.O. Box 659732 Number Street Money market Brokerage San Antonio 78265 Texas Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Number Street City State Zip Code

City

State

Zip Code

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Deb		Jamall R		Anderson	Cas	se number (if known)	
		First Name Middle Name	L	ast Name			
Part	9:	Identify Property You Hold or Control	for Someon	ne Else			
23.		you hold or control any property that some	one else own	s? Include any	property you b	orrowed from, are storing for, or hold in	trust for
	3011	leone.					
	✓	No					
		Yes. Fill in the details.					
			Where is	the property?		Describe the contents	Value
		Owner's Name	NumberSt	reet			
		Number Street					
		Number Street					
		-	City	State	Zip Code		
			- 7		ļ		
		City State Zip Code					
Dari	10.	Give Details About Environmental In	formation				
ган	. 10.	aive Details About Elivii olimentai ili	ioiiiiatioii				
For	the p	ourpose of Part 10, the following definitions app	oly:				
	■ <i>E</i>	Invironmental law means any federal, state, or lo	ocal statute or	regulation cond	cerning pollution	contamination releases of	
		azardous or toxic substances, wastes, or mater		•	• • • • • • • • • • • • • • • • • • • •		
	in	cluding statutes or regulations controlling the c	cleanup of the	se substances,	wastes, or mater	ial.	
	■ S	ite means any location, facility, or property as d	efined under a	ny environmen	tal law, whether y	you now own, operate, or utilize it	
	OI	r used to own, operate, or utilize it, including di	isposal sites.				
	■ <i>H</i>	dazardous material means anything an environm	nental law defir	nes as a hazard	lous waste, hazar	rdous substance,	
	to	oxic substance, hazardous material, pollutant, c	ontaminant, o	r similar term.			
Rep	ort al	ll notices, releases, and proceedings that you kr	now about, red	ardless of whe	en thev occurred.		
-1-		J , , , , , , ,		,			
24.	Has	s any governmental unit notified you that yo	u mav be liak	ole or potentia	illy liable under	or in violation of an environmental law?	,
		, any gerenmental and normon you manyo	, 20 man		,		
	✓	No					
		Yes. Fill in the details.					
			Governme	ental unit		Environmental law, if you know it	Date of
							notice
		Name and allo	0	-1-1!t			
		Name of site	Governme	ntai unit			
		Number Street	NumberSt	reet			
			City	State	Zip Code		
		City State Zip Code					
		City State Zip Odde					
25.	Hav	ve you notified any governmental unit of any	release of h	azardous mat	erial?		
	_						
	⊻	No					
		Yes. Fill in the details.					
			Governme	ental unit		Environmental law, if you know it	Date of
							notice
		Name of cita	Cavarama	ntolnit			
		Name of site	Governme	ındı umi			
		Number Street	NumberSt	reet			
			City	State	Zip Code		
		City State Zip Code					
		ony orace Zip code					

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Debt		Jamall		R	Anderson	Case nu	ımber (if known)	
		First Name		Middle Name	Last Name			
26.		e you been a party No	y in any judic	ial or administ	rative proceeding unde	r any environmental l	law? Include settlements and ord	lers.
		Yes. Fill in the det	ails.					
					Court or agency	N	Nature of the case	Status of the case
		Case title						Pending
				_	Court Name			On appeal
		Case number		_	NumberStreet			Concluded
		ı			City State	Zip Code		
Part	11:	Give Details Ab	oout Your B	Business or C	onnections to Any Bu	usiness		
27.	With	nin 4 years before	you filed for	bankruptcy, di	d you own a business or	have any of the follo	owing connections to any busines	s?
		A sole propri	etor or self-e	mployed in a tr	ade, profession, or othe	er activity, either full-ti	ime or part-time	
		A member of	f a limited liab	ility company (LLC) or limited liability p	artnership (LLP)		
		A partner in a	a partnership	1				
		An officer, die	rector, or ma	naging executi	ve of a corporation			
					equity securities of a cor	poration		
		_						
	✓	No. None of the a						
		Yes. Check all tha	at apply abov	e and fill in the	e details below for each	business.		
					Describe the nat	ure of the business	Employer Identification include Social Security in	
							EIN:	
		Business Name					LIIV.	
		Number Street			Managarian and a community		Dates business existed	
		City	State	Zip Code		tant or bookkeeper	From To	
		,		_р 2222			110111 10	
					Describe the nat	ure of the business	Employer Identification include Social Security	
		Business Name			_		EIN:	
							_	
		Number Street			Name of account	tant or bookkeeper	Dates business existed	
		City	State	Zip Code			From To	
					Describe the nat	ure of the business	Employer Identification include Social Security in	
		Business Name					EIN:	
		Number Street			_		Dates business existed	
		-			Name of account	tant or bookkeeper		
		City	State	Zip Code			From To	

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Debte	or 1 Jamall		R	Anderson	Case number (if known)
	First Name		Middle Name	Last Name	
	creditors, or o		r bankruptcy, did y	ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	_			Date issued	
	Name			MM/DD/YYYY	
	Ni	China ad		_	
	Number	Street			
	City	State	Zip Code	_	
			p		
Part	12: Sign Bel	ow			
tr	rue and correc	t. I understand that	making a false sta	atement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	~	/s/ Jamall Ande			
		Signature of Debto	r 1		Signature of Debtor 2
		Date 4/13/2017			Date
_	id vou ottoob (dditional pagas to	Vour Statement of	f Einanaial Affaira for Individ	uple Filing for Penkruptey (Official Form 107)?
_	iiu you attach a	idditional pages to	Your Statement of	Financial Allairs for Individ	uals Filing for Bankruptcy (Official Form 107)?
	✓ No				
	Yes				
D	oid you pay or a	gree to pay someo	ne who is not an a	ttorney to help you fill out b	ankruptcy forms?
Γ.	✓ No				
	Yes. Name o	f person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern Distric	ct of Illinois	
n re	Jamall R Anderson		Case No.	
_	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF C	OMPENSATIO	N OF ATTORNEY	FOR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed compensation paid to me within one yearendered or to be rendered on behalf of	ear before the filing of the p	petition in bankruptcy, or agreed	d to be paid to me, for services
	For legal services, I have agreed to acce	ept		\$4,000.00
	Prior to the filing of this statement I have	ve received		\$350.00
	Balance Due			\$3,650.00
2.	The source of the compensation paid to	o me was:		
	✓ Debtor	Other (specify)		
3.	The source of the compensation paid to	o me is:		
	✓ Debtor	Other (specify)		
4.	I have not agreed to share the above members and associates of my law	ve-disclosed compensation rimm.	n with any other person unless t	they are
	I have agreed to share the above-d members or associates of my law f the people sharing in the compens	irm. A copy of the agreeme		
5.	In return for the above-disclosed fee, I a. Analysis of the debtor's financia bankruptcy;			
	b. Preparation and filing of any pe	tition, schedules, statemer	nts of affairs and plan which ma	y be required;
	c. Representation of the debtor at	the meeting of creditors a	nd confirmation hearing, and an	ny adjourned hearings thereof;
	d. Representation of the debtor in	adversary proceedings and	d other contested bankruptcy m	natters;
6.	By agreement with the debtor(s), the ab	oove-disclosed fee does no	ot include the following services	:
		CERTIFICA	ATION	
	certify that the foregoing is a complete stor(s) in this bankruptcy proceedings.	statement of any agreemer	nt or arrangement for payment to	o me for representation of the
	4/13/2017		/s/ Chris Pryor	
	Date		Signature of Attorney	
			Semrad Law Firm	
	_		Name of law firm	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	4/13/2017	
Signed:		
/s/ Jama	all Anderson	
		/s/ Chris Pryor
Debtor(s	5)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Anderson, Jamall R	Case No	
Debtor(s)			
		Chapter.	Chapter13
	VERIFICAT	ON OF CREDITOR MAT	RIX
Th knowledge	ne above named Debtors hereby verify that e.	the attached list of creditors is tru	ue and correct to the best of their
Date:	4/13/2017	/s/ Anderson, Jar Anderson, Jamall Signature of Deb	IR

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Honor Finance 1731 CENTRAL ST EVANSTON, IL, 60201

RENT RECOVER 220 Gerry Drive Wood Dale, IL, 60191

Kahn Sanford LLP 180 N La Salle St Ste 2025 Chicago, IL, 60601

CREDIT MANAGEMENT LP PO Box 118288 Carrollton, TX, 75011

First Financial Credit 5550 W Touhy Ave, Ste 102 Chicago, IL, 60677

AD ASTRA RECOVERY SERV 7330 W 33RD ST N STE 118 WICHITA, KS, 67205

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

WELLS FARGO BANK Po Box 24605 West Palm Bch, FL, 33416

AARGON COLLECTION AGEN 8668 Spring Mountain Rd Las Vegas, NV, 89117

City of Chicago - Dep't of Revenue PO Box 88292 Chicago, IL, 60608

IRS 1 PO Box 7346 Philadelphia, PA, 19101

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State of Illinois - Dept of Revenue Po Box 64338 Chicago, IL, 60664

Village of Oak Lawn 9446 S Raymond Ave. Oak Lawn, IL, 60453

Village of Alsip 4500 w 123rd st Alsip, IL, 60803

Check N Go 7101 W North Ave Oak Park, IL, 60302 Case 17-11723 Doc 1 Filed 04/13/17 Entered 04/13/17 14:19:24 Desc Main Document Page 63 of 72

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

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- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
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6. Advise the debtor of the need to maintain appropriate insurance.

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- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
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- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
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- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
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- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:

4/7/2017

Signed:

/s/ Jamall Anderson

Debtor(s)

/s/ Chris Pryor

Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Jamall First Name	R Middle Name	Anderson Last Name	Case number (if known)	
	estions for Reporting Purpo			
16. What kind of debts do you have?	No. Go to line 16b ✓ Yes. Go to line 17. 16b. Are your debts prima	lual primarily for a persor rily business debts? <i>Bus</i> or investment or through	nal, family, or household siness debts are debts the the operation of the bus	purpose." at you incurred to obtain siness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid th	oter 7. Do you estimate that	t after any exempt property distribute to unsecured cre	is excluded and administrative editors?
18. How many creditors do you estimate that you owe?	✓ 1-49☐ 50-99☐ 100-199☐ 200-999	1,000-5,00 5,001-10,0 10,001-25,	00	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$10,000,00 \$50,000,00	-\$10 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
^{20.} How much do you estimate your liabilities to be?		\$10,000,00 \$50,000,00	-\$10 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	correct. If I have chosen to file under of title 11, United States Coounder Chapter 7. If no attorney represents me out this document, I have ob I request relief in accordance I understand making a false s	Chapter 7, I am aware the de. I understand the relief and I did not pay or agretained and read the notice with the chapter of title statement, concealing proy case can result in fines	at I may proceed, if eligible favailable under each chapter to pay someone who is be required by 11 U.S.C. of 11, United States Code, operty, or obtaining mon	specified in this petition.
	Signature of Debtor 1		Signature of Debtor	7 2
	Executed on 4/7/2013 MM /	7 DD / YYYY	Executed on	MM / DD / YYYY

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	•			
Fill in this infor	nation to identify your ca	se:		
Debtor 1	Jamali	R	Anderson	_
Debtor 2	First Name	Middle Name	Last Name	
(Spouse, if filing)	First Name	Middle Name	Last Name	-
United States B	ankruptcy Court for the:	Northern	District of Illinois (State)	-
Case number (If known)				-
Official	Form 106Dec	2		Check if this is are amended filing
Declarati	on About an I	ndividual Debt	or's Schedules	12/1:
money or prope	rty by fraud in connection 341, 1519, and 3571.			ng a false statement, concealing property, or obtaining 50,000, or imprisonment for up to 20 years, or both. 18
Did you pa	y or agree to pay someo	ne who is NOT an attorne	y to help you fill out bankru	ptcy forms?
Did you pa	y or agree to pay someo	ne who is NOT an attorne	y to help you fill out bankru	ptcy forms?
✓ No	y or agree to pay someo	ne who is NOT an attorne		tion Preparer's Notice, Declaration, and

Signature of Debtor 2

MM/DD/YYYY

/s/ Jamall Anderson
Signature of Debtor 1

Date 4/7/2017

MM/DD/YYYY

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Debtor 1	Jamall First Name	R Middle Name	Anderson Last Name	Case number (if known)
er oo ar ee aadammee oo ammee o	ristinane	Wildle Name	Last name	
	thin 2 years before editors, or other pa		l you give a financial staten	nent to anyone about your business? Include all financial institutions,
[]	No			
	Yes. Fill in the de	tails below.		
-	•		Date issued	
	Name		MM/DD/YYYY	_
	Number Street			•
	City	State Zip Code	·	
	-	State Zip Code		
Part 12:	Sign Below			
a bar	x /s/	Jamail Anderson Ure of Debtor	0, or implisonment for up to	20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2
	J	/		Date
	Date	4/7/2017		Date
Did y	ou attach addition	nal pages to Your Statement	of Financial Affairs for Indiv	iduals Filing for Bankruptcy (Official Form 107)?
	No		•	, , , ,
	⁄es			
Did y	ou pay or agree to	pay someone who is not an	attorney to help you fill out	bankruptcy forms?
\[\bar{\pi}\]	No			
 回、	Yes. Name of perso	n		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Anderson, Jamali R Debtor(s)	Case No	All the second s
		Chapter.	Chapter13
	VERIFIC	CATION OF CREDITOR MAT	RIX
Ti knowledge	·-	y that the attached list of creditors is tru	ue and correct to the best of their
Date:	4/7/2017	/s/ Anderson, Jan	
 		Anderson, Jamali Signature of Debi	

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Debt	or 1 Jamall First Name	R Middle Name	Anderson Last Name	Case number (if known)	
16.	Calculate the median	family income that applies to y	ou. Follow these ste	ps:	and the state of t
	16a. Fill in the state in w		Illinois		
	16b. Fill in the number of	of people in your household.	1	_	
	16c. Fill in the median fa	amily income for your state and si	ze of	-	\$50,765.00
	household using the link spec	ified in the separate instructions for	To fir or this form. This list	nd a list of applicable median income amounts, go online may also be available at the bankruptcy clerk's office.	
17.	How do the lines comp		A CHIO COMIN. THIS HIST	may also be available at the ballitupity tierk's office.	
	17a. Line 15b is les under 11 U.S.	s than or equal to line 16c. On th <i>C. § 1325(b)(3)</i> . Go to Part 3. Do	e top of page 1 of the NOT fill out <i>Calcula</i>	is form, check box 1, <i>Disposable income is not determined</i> tion of Disposable Income (Official Form 122C-2).	
	U.S.C. § 1325	ore than line 16c. On the top of professions (b)(3). Go to Part 3 and fill out are current monthly income from li	Calculation of Dispo	neck box 2, <i>Disposable income is determined under 11</i> psable Income (Official Form 122C-2). On line 39 of that	
Part	3: Calculate Your C	ommitment Period Under	11 U.S.C. §1325(b)(4)	
18.		e monthly income from line 11	the second second second		\$3,674.01
19.	Deduct the marital adj commitment period und	ustment if it applies. If you are er 11 U.S.C. § 1325(b)(4) allows	married, your spouse you to deduct part of	is not filing with you, and you contend that calculating the your spouse's income, copy the amount from line 13.	
	19a. If the marital adjust	ment does not apply, fill in 0 on li	ne 19a.		-\$0.00
	19b. Subtract line 19a	from line 18.			\$3,674.01
20.	Calculate your current	monthly income for the year. F	follow these steps:		
	20a. Copy line 19b.			and the second of the second o	\$3,674.01
	Multiply by 12 (the	number of months in a year).			x 12
	20b. The result is your co	urrent monthly income for the year	r for this part of the f	orm.	\$44,088.12
	20c. Copy the median fa	mily income for your state and size	e of household from	line 16c.	\$50,765.00
21.	How do the lines comp	are?			
	Line 20b is less than commitment period	lline 20c. Unless otherwise order is 3 years. Go to Part 4.	ed by the court, on th	ne top of page 1 of this form, check box 3, The	
	Line 20b is more that 4. The commitment	n or equal to line 20c. Unless oth period is 5 years. Go to Part 4.	erwise ordered by the	e court, on the top of page 1 of this form, check box	
Part 4	Sign Below				
	By signing here, I de	clare under penalty of penury that	the information on th	nis statement and in any attachments is true and correct.	
	4.0				
	/s/ Jamall An Signature of Deb	1/04/15/7	*	Signature of Debtor 2	
	Date 4/7/2017			Date	
	MM/DD/Y	yy y ′		MM/DD/YYYY	To a spen of the s
	If you checked 17a, o	do NOT fill out or file Form 122C-	2.		
	If you checked 17b, above.	fill out Form 122C-2 and file it wit	h this form. On line 3	39 of that form, copy your current monthly income from line	e 14
	above.				1